

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

REBECCA A WINGARD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 18-11100 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/25/2018 and confirmed on 1/31/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		25,000.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		25,000.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,166.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,866.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COMMUNITY LOAN SERVICING LLC Acct: 1889	0.00	18,461.89	0.00	18,461.89
	COMMUNITY LOAN SERVICING LLC Acct: 1889	450.29	450.29	0.00	450.29
					18,912.18
Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	REBECCA A WINGARD Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,700.00	3,700.00	0.00	0.00
	COMMUNITY LOAN SERVICING LLC Acct: 1889	531.07	531.07	0.00	531.07
					531.07
Unsecured					
	LVNV FUNDING LLC Acct: 4490	824.30	40.02	0.00	40.02
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 6496	327.47	15.90	0.00	15.90
	CHASE(*) Acct: 2357	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 0411	474.15	23.02	0.00	23.02
	ONE MAIN FINANCIAL GROUP LLC A/S/F C Acct: 8873	11,413.73	554.15	0.00	554.15
	DIRECTV LLC BY AMERICAN INFOSOURC Acct: 0398	504.93	24.52	0.00	24.52
	SYNCHRONY BANK Acct: 0270	0.00	0.00	0.00	0.00
	UPMC HEALTH SERVICES	478.35	23.23	0.00	23.23

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2306				
	VERIZON BY AMERICAN INFOSOURCE LP	200.23	9.72	0.00	9.72
	Acct: 0001				
	DEPARTMENT STORES NATIONAL BANK	882.99	0.00	0.00	0.00
	Acct: 6740				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0270				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC (FRI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 690.56

TOTAL PAID TO CREDITORS 20,133.81

TOTAL CLAIMED
PRIORITY 531.07
SECURED 450.29
UNSECURED 15,106.15

Date: 04/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

REBECCA A WINGARD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-11100 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rebecca A. Wingard
Debtor

Case No. 18-11100-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Apr 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	+ Rebecca A. Wingard, 605 Yankee Ridge Road, Mercer, PA 16137-6521
sp	+ Gregory Rosatelli, Luxenburg, Garbett, Kelly & George, P.C., 315 North Mercer Street, New Castle, PA 16101-3647
14950772	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14937396	+ Citifinancial, Po Box 6757, Sioux Falls, SD 57117-6757
14937402	+ Northwest Bank, c/o Colleen Lamberto, PO Box 337, Warren, PA 16365-0337
14937405	+ Synch / Cutedg, Po Box 965036, Orlando, FL 32896-5036
14963479	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14937392	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 28 2022 00:06:00	Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
14970805	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 28 2022 00:06:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Attn: Cashiering Department, Coral Gables, FL 33146-1873
14937393	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 00:12:39	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14958778	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 00:12:15	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14937395	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2022 00:12:34	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
14937397	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2022 00:06:00	Comenity Capital Bank / Dental First, Po Box 182120, Columbus, OH 43218-2120
15302505	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 28 2022 00:06:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14937398	Email/Text: G06041@att.com	Apr 28 2022 00:07:00	DirecTV LLC, 2230 East Imperial Highway, El Segundo, CA 90245
14937399	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2022 00:12:45	Dsnb Macys, Po Box 8218, Mason, OH 45040
14973300	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2022 00:06:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14969428	Email/Text: G06041@att.com	Apr 28 2022 00:07:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14937400	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 28 2022 00:06:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14937394	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 00:12:38	Chase Card, Po Box 15298, Wilmington, DE 19850
14969711	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-1

User: auto

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		Apr 28 2022 00:12:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937401	+ Email/Text: bankruptcy@marinerfinance.com	Apr 28 2022 00:06:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14947894	Email/PDF: cbp@onemainfinancial.com	Apr 28 2022 00:12:24	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14937403	+ Email/PDF: cbp@onemainfinancial.com	Apr 28 2022 00:12:37	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14938244	+ Email/PDF: rmscedi@recoverycorp.com	Apr 28 2022 00:12:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14937404	+ Email/Text: Supportservices@receivablesperformance.com	Apr 28 2022 00:07:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
14937406	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:44	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14968370	Email/PDF: ebn_ais@aisinfo.com	Apr 28 2022 00:12:18	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Rebecca A. Wingard dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Marisa Myers Cohen	on behalf of Creditor Pingora Loan Servicing LLC ecmail@ecf.courtdrive.com, mcohen@mwc-law.com

District/off: 0315-1

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6